

1 What is claimed is:

2 1. An electronic bill presentment and payment system comprising:

3 a) a billing database for storing billing data, the billing data including data  
4 related to a plurality of bills, each representing an amount payable to a billing client  
5 from a paying client;

6 b) an application server receiving a plurality of instruction files each  
7 representing a transaction for at least one of reading and manipulating billing data,  
8 performing the transaction utilizing data included in the instruction file, and providing a  
9 data response file complying with a predetermined format;

10 c) a presentation server coupled to the application server and including a  
11 document database; the document database including a plurality of document style  
12 sheets, each for presenting response data in a predetermined document format  
13 corresponding to one of the clients, and the presentation server receiving the response  
14 file and generating a client document utilizing data extracted from the response file  
15 and the document style sheet corresponding to the client.

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17 2. The electronic bill presentment and payment system of claim 1, wherein the  
18 data response file comprises an XML message and wherein the presentation server  
19 utilizes the content of the XML message to build the client document.

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21 3. The electronic bill presentment and payment system of claim 2, wherein the  
22 client document is an HTML document.

23  
24 4. The electronic bill presentment and payment system of claim 2, wherein the  
25 document style sheet includes a plurality of document fields and the presentation  
26 server populates each document field by matching data from the data response file to  
27 populate the document field.

28  
29 5. The electronic bill presentment and payment system of claim 4, wherein the  
30 data response file comprises a plurality of data fields and a plurality of predetermined

tags, each tag identifying one of the plurality of data fields and wherein the presentation server utilizes a tag to identify data for inclusion in the client document.

6. The electronic bill presentment and payment system of claim 5, wherein the client document is an HTML document.

7. The electronic bill presentment and payment system of claim 1, wherein the style sheet utilized by the presentation server is a style sheet associated with the billing client associated with the transaction.

8. The electronic bill presentment and payment system of claim 7, wherein the data response file comprises a plurality of data fields and a plurality of predetermined tags, each tag identifying one of the plurality of data fields and wherein the presentation server utilizes a tag to identify data for inclusion in the client document.

9. The electronic bill presentment and payment system of claim 8, wherein one of the predetermined tags identifies a data field which identifies the billing client associated with the transaction and the presentation server utilizes the data field which identifies the billing client to select a document format for presenting the response data to the client.

10. The electronic bill presentment and payment system of claim 9, wherein the client document is an HTML document.

11. The electronic bill presentment and payment system of claim 1, wherein the presentation server further receives transaction request files from each of the biller clients and payor clients and generates the instruction file in response thereto.

12. The electronic bill presentment and payment system of claim 11, wherein the data response file comprises an XML message, wherein the presentation server

utilizes the content of the XML response message to build the client document, and wherein the instruction file is an XML remote processing call.

13. The electronic bill presentment and payment system of claim 12, wherein the document style sheet includes a plurality of document fields and the presentation server populates each document field by matching data from the data response file to populate the document field.

14. The electronic bill presentment and payment system of claim 13, wherein the data response file comprises a plurality of data fields and a plurality of predetermined tags, each tag identifying one of the plurality of data fields and wherein the presentation server utilizes a tag to identify data for inclusion in the client document.

15. The electronic bill presentment and payment system of claim 14, wherein the client document is an HTML document.

16. A method of providing electronic bill presentment and payment services to a plurality of billing clients and a plurality of paying clients, the method comprising

- a) receiving an invoice file from each of the plurality of billing clients and populating a billing database with data from each invoice file, each invoice file representing amounts payable to the billing client from at least one paying client;
- b) receiving an instruction file from a client representing a transaction for at least one of reading and manipulating data in the billing database;
- c) performing the transaction utilizing data included in the instruction file;
- d) generating response data; and
- e) providing a client response document comprising the response data in a specified document format corresponding to the client.

17. The method of providing electronic bill presentment and payment services of claim 16, wherein the response data is formatted as an XML message and wherein the client response document is an HTML document.

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18. The method of providing electronic bill presentment and payment services of claim 17, wherein the specified document format is defined by a style sheet which includes a plurality of document fields and the step of providing the client response document comprises populating each document field by matching data from the response data to a document field.

19. The method of providing electronic bill presentment and payment services of claim 18, wherein the response data comprises a plurality of data fields and a plurality of predetermined tags, each tag identifying one of the plurality of data fields and wherein the step of populating each document field comprises matching the field to a tag identify data for inclusion within the document field.

20. The method of providing electronic bill presentment and payment services of claim 16, wherein the specified document format is defined by a style sheet which includes a plurality of document fields and the step of providing the client response document comprises populating each document field by matching data from the response data to a document field.

21. The method of providing electronic bill presentment and payment services of claim 20, wherein the response data comprises a plurality of data fields and a plurality of predetermined tags, each tag identifying one of the plurality of data fields and wherein the step of populating each document field comprises matching the field to a tag identify data for inclusion within the field.

22. The method of providing electronic bill presentment and payment services of claim 21, wherein one of the predetermined tags identifies a data field which identifies the billing client associated with the transaction bill and the step of providing a client response document comprises identifying the billing client and selecting a document format associated with the billing client for providing the client response.

- 1 23. The method of providing electronic bill presentment and payment services of
- 2 claim 22, wherein the response data is formatted as an XML message and wherein the
- 3 client response document is an HTML document.

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